Satisfactory Academic Progress (SAP) Policy for Graduate Students
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Introduction to Satisfactory Academic Progress Policies

To be eligible for federal financial aid, graduate and professional students are required by the U.S. Department of Education to maintain Satisfactory Academic Progress (SAP) toward their degree objectives. USC has established this SAP policy to ensure student success and accountability and to promote timely advancement toward degree objectives. SAP guidelines are based on reasonable expectations of academic progress toward a degree.

Accordingly, these guidelines should not be a hindrance to any student in good academic standing.

Note: The Financial Aid Office may change these policies at any time to ensure continued compliance with changes in federal and state regulations regarding student financial aid. This policy applies to the following financial aid programs:

Financial Aid Programs Subject to Financial Aid SAP Policy

Federal Work-Study
Federal Perkins Loans
Federal Direct Stafford and Graduate PLUS Loans
Federal TEACH Grants
Scholarships for Disadvantaged Students
Health Professions Student Loans
Primary Care Loans

Programs Not Subject to Financial Aid SAP Policy

Students should check with the awarding agencies or departments for rules governing award retention for the following: USC Merit Scholarships, USC Topping Scholarships, USC assistantships, USC Alumni Scholarships, USC departmental awards, USC Employee Tuition Assistance Benefits, outside agency scholarships or sponsored agency awards (including Department of Defense and veterans’ awards).
Definition Of Satisfactory Academic Progress (SAP)

At USC, Satisfactory Academic Progress is defined by the following three criteria:

1. Meeting a minimum cumulative grade point average requirement (GPA).
2. Earning a minimum number of units for credit per semester (Pace of Progression).
3. Completing the degree objective within a maximum number of semesters enrolled and a maximum number of units attempted (Maximum Time-Frame Allowance).

Students who do not meet one or more of the above criteria will be considered SAP ineligible for financial aid without an approved, written SAP Appeal.

1. Grade Point Average Requirement

As a graduate or professional student at USC, you must maintain a minimum cumulative grade point average of 3.0.

In some cases, the University Committee on Curriculum has approved different GPA requirements for professional schools as shown in the table to the right:

The following grades are counted in your cumulative grade point average:

- A, B, C, D, F (+/-)
- IX: Expired Incomplete
- UW: Unofficial Withdrawal
- Students with no graduate GPA: Students enrolled in progressive degree programs whose graduate degrees have not yet been conferred must maintain a minimum cumulative undergraduate GPA of 2.0.
- Coursework taken as Credit (C)/No Credit (NC) or Pass (P)/No Pass (NP): Grades of Credit (C), Pass (P) and In Progress (IP) do not impact the GPA requirement.
- Grades of No Credit (NC) and No Pass (NP) do not impact the GPA requirement, but will negatively impact the Pace of Progression requirement for Satisfactory Academic Progress.

<table>
<thead>
<tr>
<th>Degree Program</th>
<th>Program of Study Code</th>
<th>GPA Requirement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Doctor of Dental Surgery (DDS)</td>
<td>414</td>
<td>2.0</td>
</tr>
<tr>
<td>Doctor of Dental Surgery: Advanced Standing Program for International Dentists (DDS)</td>
<td>428</td>
<td>2.0</td>
</tr>
<tr>
<td>Doctor of Physical Therapy (DPT)</td>
<td>979</td>
<td>2.75</td>
</tr>
<tr>
<td>Juris Doctor (JD)</td>
<td>379</td>
<td>2.7</td>
</tr>
<tr>
<td>Master of Laws (LLM)</td>
<td>394</td>
<td>2.7</td>
</tr>
<tr>
<td>Graduate Certificate in Financial Analysis and Valuation (GCRT)</td>
<td>1340</td>
<td>3.6</td>
</tr>
</tbody>
</table>
The following course types will be counted in your grade point average calculation:

- Graduate Coursework Taken for a Letter Grade
- Preparatory Coursework (including all undergraduate coursework regardless of course level).
- Repeated Coursework (previous failing grade).

**Not counted in the GPA calculation:**

- Repeated Coursework (previous passing grade).

**Transfer Coursework** (pre- and post-matriculation).

Please visit the USC Department of Grades on the Registrar’s website at [www.usc.edu/grades](http://www.usc.edu/grades) for more information about grading policy.

### 2. Pace of Progression Requirement

You must complete a minimum number of units each semester (Pace) to ensure completion of the degree within the maximum time frame.

To calculate the Pace of Progression, divide the cumulative number of units you have successfully completed by the cumulative number of units you have attempted.

\[
Pace\ of\ Progression = \frac{Cumulative\ Units\ Completed}{Cumulative\ Units\ Attempted}
\]

Your are required to successfully complete a minimum of 67 percent of all attempted units to remain eligible for federal, state and university financial aid.

The following tables illustrate how grades and course types will affect your Pace of Progression calculation:

**Impact of Grades on Pace of Progression & Maximum Time Frame**

<table>
<thead>
<tr>
<th>Grade Earned</th>
<th>Pace of Progression</th>
<th>Counted Toward Maximum Time Frame</th>
</tr>
</thead>
<tbody>
<tr>
<td>A, A-, B+, B-, C+, C</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>CR, P, IP</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>C-, D+, D-, F</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>NC, NP, W, MG, IN, IX</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>V</td>
<td>No</td>
<td>No</td>
</tr>
</tbody>
</table>

**Impact of Course Types on Pace of Progression and Maximum Time Frame Allowance**

<table>
<thead>
<tr>
<th>Course Type</th>
<th>Pace of Progression</th>
<th>Counted Toward Maximum Time Frame</th>
</tr>
</thead>
<tbody>
<tr>
<td>Undergraduate and Graduate Coursework Taken for Credit or No Credit</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Repeated Coursework (previous passing grade)</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Repeated Coursework (previous failing grade)</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Transfer Coursework (pre- and post-matriculation)</td>
<td>No</td>
<td>No</td>
</tr>
</tbody>
</table>
3. Maximum Time-Frame Allowance

Lastly, you must complete your degree objective within a specified amount of time. The time frame will depend on your enrollment status and educational objective.

**Maximum Units and Semesters:** Each program of study has a maximum time frame established in both units and semesters attempted, based on the requirements of the degree program. You will be eligible to receive financial aid until you have reached the maximum units or maximum full-time semesters, whichever comes first. All periods for which you are enrolled are considered, regardless of whether or not you have received financial aid. Please refer to the preceding tables to understand how different grades and course types will be counted against your Maximum Time-Frame Allowance.

**Transfer Coursework:** Coursework transferred to the university in partial fulfillment of the degree requirements will be subtracted from the maximum unit and semester allowance.

Students admitted to a graduate program of study with advanced standing (having successfully completed undergraduate or graduate coursework at USC or another university) will be eligible for fewer semesters of financial aid, based on the reduced number of units required for graduation under advanced-standing admission.

**Changing a Graduate Program of Study at USC**

If you successfully finished a previous program of study, that coursework will not affect the maximum unit and semester allowances for your new program of study. However, if your coursework can also be applied to the new program of study, it will be counted as pre-matriculation units and will reduce your maximum unit and semester allowances for the new program of study.

Any previous coursework you completed at USC as part of an unfinished program of study will reduce your maximum unit and semester allowances for the new program of study.

**Dual-Degree Programs:** Students in authorized dual degree programs of generally longer duration than single-degree programs will be granted an increase in the unit and semester allowances commensurate with the additional program requirements.

Solely for the purpose of evaluating the SAP Maximum Time-Frame Allowance, the Financial Aid Office has established the following guidelines regarding SAP Semesters.

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**SAP Semesters for Doctoral Students:**

- Each semester in which you attempt 3 to 5 units = 0.5 SAP semester.
- Each semester in which you attempt 6 or more units = 1.0 SAP semester.
- Semesters in which you attempt fewer than 3 units (that are not full-time exception courses) are not counted as SAP semesters (see table on page 6).

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**SAP Semesters for Master’s Degree and Graduate Certificate Students:**

- Each semester in which you attempt 4 to 7.5 units = 0.5 SAP semester.
- Each semester in which you attempt 8 or more units = 1.0 SAP semester.
- Semesters in which you attempt fewer than 4 units (that are not full-time exception courses) are not counted as SAP semesters (see table on page 6).
**Full-Time Exception Courses**: Other than the number of units attempted, some courses confer full-time enrollment status. These include:

- 594 Master’s Thesis;
- 794 Doctoral Dissertation;
- GRSC 800 Studies for the Qualifying Examination;
- GRSC 810 Studies for the Master’s Examination; and
- Other courses and programs as determined by the Dean of Academic Records and Registrar.

Any semester in which you attempt a full-time exception course will be counted as 1.0 SAP semester, regardless of the number of units enrolled or concurrent coursework.

**Maximum Unit Allowance**: Graduate and professional students can apply for financial aid for up to the maximum number of units of coursework required for the particular program of study, plus the equivalent units for one full-time semester course load (see table below).

**Full-Time Course Load for Determining Maximum SAP Units and Semesters**

<table>
<thead>
<tr>
<th>Program</th>
<th>Full-Time Course Load</th>
</tr>
</thead>
<tbody>
<tr>
<td>Doctoral Programs</td>
<td>6 units or Exception Course</td>
</tr>
<tr>
<td>Master’s Programs and Graduate Certificates</td>
<td>8 units or Exception Course</td>
</tr>
</tbody>
</table>

Any semester in which you attempt a full-time exception course will be counted as 1.0 SAP semester, regardless of the number of units enrolled or concurrent coursework.

**Maximum Semester Allowance**: To determine the maximum number of full-time semesters of aid available for a graduate or professional program of study, divide the number of units required for the particular program by the full-time semester course load for that program according to the table to the left. After rounding up to the nearest whole number, add one additional full-time semester to determine the maximum allowed for the program.

\[
\text{MAXIMUM SAP Semesters} = \left( \frac{\text{units required for degree}}{\text{full-time course load}} \right) + 1 \text{ full-time semester}
\]

Please review the examples below to understand how the maximum SAP units and semesters are calculated.

**Example 1 - Maximum SAP Semester and Unit Calculation for a Doctoral Degree**

A doctoral program that requires 60 units for graduation:

\[
\text{MAXIMUM SAP Semesters} = \left( \frac{60 \text{ units}}{6 \text{ units}} \right) + 1 \text{ full-time semester} = 11 \text{ full-time semesters}
\]

**Example 2 - Maximum SAP Semester and Unit Calculation for a Master’s Degree or Graduate Certificate**

A master’s degree or graduate certificate program that requires 28 units for graduation:

\[
\text{MAXIMUM SAP Semesters} = \left( \frac{28 \text{ units}}{8 \text{ units}} \right) + 1 \text{ full-time semester} = 5 \text{ full-time semesters}
\]

For certain programs, the full-time course load may vary from 14 to 22 units based on the average enrollment levels for the program. These programs generally enroll students at the flat rate for tuition.
Monitoring of Satisfactory Academic Progress

The Financial Aid Office monitors grade point average, Pace of Progression and the Maximum Time-Frame Allowance for all graduate financial aid applicants annually. This evaluation generally occurs after each academic year. If your summer semester financial aid was packaged with the prior academic year, SAP evaluation will occur after that summer semester. For students who do not enroll in summer courses, or whose summer term is considered part of the upcoming academic year, SAP evaluation occurs at the end of the spring semester.

Any student who does not meet Satisfactory Academic Progress requirements will be notified by the Financial Aid Office via USC e-mail. If you have been notified that you are SAP ineligible for financial aid, please consult your academic advisor for assistance.

Failure to Maintain Satisfactory Academic Progress:

There is no Financial Aid SAP Warning Period for graduate or professional students. If you do not meet GPA or Pace of Progression standards, or if you exceed the maximum unit or semester allowance, you will be ineligible for financial aid without an approved, written SAP Appeal.

If you are academically disqualified from the university, you will be ineligible for further financial aid without re-admission to the university and an approved, written SAP Appeal.

If you are on financial aid SAP Probation and do not meet the terms of your SAP Contract (see page 10), you will be ineligible for financial aid without a second written and approved SAP Appeal.

Please note: Financial aid may not be disbursed to your student account until SAP has been evaluated:

The Financial Aid Office will complete the SAP evaluation after the prior semester grades have been officially posted by the Office of Academic Records and Registrar. If grades are not made official before the beginning of the subsequent semester, an otherwise eligible student may have his or her financial aid disbursement delayed. No exceptions can be made to this process.
Regaining Financial Aid Eligibility

Regaining Financial Aid Eligibility with a Grade Change
If you have lost financial aid eligibility due to an insufficient GPA or Pace of Progression, your eligibility can be reinstated with a grade change, if the grade change allows you to complete sufficient units and/or improve your GPA to meet the requirements. Notify the Financial Aid Office in writing once the grade has been changed and requirements have been met.

Regaining Financial Aid Eligibility with an SAP Appeal for Maximum Time Frame
If you need additional time to complete your degree, plan to meet with your academic advisor to complete an SAP Appeal Form. You must also update your expected graduation date with the Office of Degree Progress Student Services. The Financial Aid Office may increase the Maximum Time Frame for students who have changed programs, are adding a program or have experienced a one-time, extenuating circumstance such as illness or injury that has since been resolved.

Regaining Financial Aid Eligibility with an SAP Appeal for GPA or Pace of Progression
If you are not meeting Satisfactory Academic Progress GPA or Pace of Progression requirements, you may appeal to have your financial aid eligibility reinstated on a probationary basis. The following conditions can be considered in your appeal: extended illness, one-time extenuating circumstances that have since been resolved, and enrollment limitations due to academic advisement.
Satisfactory Academic Progress (SAP) Appeals

**SAP Appeals**
Meet with your advisor to complete a Graduate and Professional Satisfactory Academic Progress Appeal form. Submit it with complete supporting documentation to the Financial Aid Office. The SAP Appeal form must contain the specific academic plan your advisor has approved for you. For the appeal to be approved, the academic plan must lead to graduation within 150 percent of the published degree time.

You must also provide a written appeal letter that includes the following information/explanation: (a) What caused your work at USC to fall below acceptable standards? Provide a specific explanation. (b) How have those conflicts been resolved? (c) How will you maintain good academic standards and progress toward the degree if the appeal is granted?

**When to Submit an SAP Appeal**
You may wait until you have been notified by the Financial Aid Office that you are ineligible for financial aid due to an SAP deficiency. SAP Appeals for Maximum Time-Frame Allowance may be submitted at any time, but you should first ensure that Degree Progress Student Services has updated your expected graduation term.

SAP Appeals must be submitted before the end of the semester for which the aid is sought. Financial aid cannot be reinstated retroactively for a past semester.

**Limitations on Approvals for SAP Appeals**
The Financial Aid Office will never increase the Maximum Time-Frame Allowance past 150 percent of the published degree requirements for one graduate/professional degree.

**Academic Disqualification and Activity Restrictions That Prevent Registration**
If you are academically disqualified or otherwise prevented from registering for future semesters, you may submit an SAP Appeal. However, it will not be evaluated until the activity restrictions have been cleared.

**Notification of SAP Appeal Decisions**
Your SAP Appeal will be evaluated and the Financial Aid Office will notify you of the decision via your USC e-mail address.
The Financial Aid SAP Probation Period and Contract

If your appeal regarding insufficient Pace of Progression and/or GPA is approved, you will be placed on a semester-by-semester SAP Contract. During this time, you will remain eligible for financial aid on a probationary basis, strictly according to the terms of the contract. The Financial Aid Office will review your academic progress each semester to ensure you have met the specific terms of your contract.

The SAP Contract

The contract is a written agreement between you, your academic advisor and the Financial Aid Office, in which you commit to following a specific academic plan that leads to graduation. The SAP Contract will detail the specific units that must be successfully completed and the grades that must be earned. Reinstated eligibility through a contract may alter the type and amount of financial aid for which you may be eligible. Terms of the SAP Contract may be stricter than the standard SAP regulations cited in this section.

Acceptance of the approved SAP Contract supersedes all other SAP regulations. Any deviation by the student from the terms of the contract will result in the forfeiture of future financial aid eligibility.

Submitting SAP Appeals After Failing SAP Probation

If you are on SAP Probation as a result of an approved appeal and fail to meet the terms of your accepted SAP Contract, you will be ineligible for future financial aid. You may submit a subsequent SAP Appeal. However, these appeals are granted on an exception basis. You will be required to document specifically the exceptional circumstances that caused you to fail your SAP Contract and how those problems have been resolved.

Financial Aid Application and SAP Appeal Deadlines

If you are appealing your Satisfactory Academic Progress status, you must meet all financial aid application deadlines and other eligibility requirements. An SAP Appeal must be submitted before the end of the semester for which the aid is sought. Financial aid cannot be reinstated retroactively for a past semester. As with any type of financial aid appeal, Satisfactory Academic Progress Appeals are funded on a funds-available basis.

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